



State Farm Fire and Casualty Company

March 22, 2021

DONALD AND LANA LEJEUNE
327 NW 12TH AVE
NORMAN OK 73072

State Farm Insurance Companies
Fire Claims
PO BOX 106169
Atlanta, GA 30348-6169
Fax 844 236 3646

RE: Claim Number: 36-13Z0-28D
Date of Loss: August 31, 2020

Dear Mr. and Ms. Lejeune:

We have completed our investigation of your recent wind and hail loss.. Our inspection indicates that the insured property has sustained damage not covered by your policy. The damages to your shingles are the result of wear and tear. A 2nd inspection was completed by an engineer who confirmed the original findings. Your policy, Form HW- 2136, excludes coverage for this type of loss as follows:

SECTION I – LOSSES NOT INSURED

1. We will not pay for any loss to the property described in Coverage A that consists of, or is directly and immediately caused by, one or more of the perils listed in items a. through m. below, regardless of whether the loss occurs abruptly or gradually, involves isolated or widespread damage, arises from natural or external forces, or occurs as a result of any combination of these:
 - g. wear, tear, decay, marring, scratching, deterioration, inherent vice, latent defect, or mechanical breakdown;

We realize that you have suffered a financial loss and regret that we are unable to make payment for this claim. If there is additional information regarding this claim or if you need any additional explanation, please feel free to call us at the number and extension listed below. Our office hours are 7 a.m. to 7 p.m., Monday through Friday, and 8:30 a.m. to 5 p.m. on Saturday. Any claim representative will be able to assist you.

Sincerely,



SFF&CC/Lejeune 00194

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David Camp
Claims Specialist – Fire Proximity
(844) 529-5982 Ext 2534395313
(844) 236-3646 Fax
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Please note the following when responding by email:

- *Email size may not exceed 25 MB*
- *Our system will only accept JPG, Word, PDF, and Excel attachments*
- *Emails should not be indicated as "Personal, Private, or Confidential" to prevent delays in handling*
- *Please be sure there is nothing but the claim number in the subject line.*

This e-mail channel is not encrypted. Please do not send any unencrypted e-mail to State Farm containing Personally Identifiable or Non-Public Personal Information such as social security numbers, credit card numbers, medical information etc. If you must send this type of information to State Farm via e-mail, please contact your claim representative and request a secure e-mail channel.

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